Annex "A," Subparagraph 1p, Sociological Background

HEALTH AND SANITATION

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[114]

Diet and dietary habits. No complete and scholarly study of the Magyar diet has yet been published. Only a few descriptive articles are available and no one has ever attempted to treat the subject historically.

The diet of the Magyars is characterized by variety and tastiness. Bread is generally baked out of pure wheat flour which may be blended with rye, corn or potato. In periods of grain shortage, the percentage of these additives may be increased to a considerable extent and other flours (barley, millet, or oat) may be added. Another source of starch is the great variety of farinaceous products (noodles, pastes), boiled either in soups or in salted water. In the latter case they are savored with jam, nuts, cottage cheese or roasted cabbage. The shortening almost exclusively used in Magyar kitchens is lard. Butter may be used sporadically during Lent, but exceptionally poor people have to rely upon vegetable oils.

Although no figures are available, it has been generally accepted that the Magyars eat more meat than their neighbors. In order of importance, pork, mutton, beef, fish, veal and fowl are the main

262 [263] sources of meat. The meat dishes (like most of the other dishes) are strongly seasoned and, for Western palates, overly rich. The most important national dishes are gulyás (goulash), paprikás or pörkölt (diced meat in a copious, rich sauce, seasoned with onions and paprika) and tokány (similar to pörkölt, with black pepper). Lardons and bacons, consumed either smoked or par-boiled and salted, are the main dishes for cold meals, especially in the rural areas, where they are also the most important features of the breakfast. Today, meat and bacon are scarce. There is a wide variety of soups, hot and cold, sweet and sour, as well as mushes.

262 574 The menu of the Magyar peasant table features traditional dishes to be served on certain occasions; the most important of these are: suckling pig on New Year's Eve, goose on Saint Martin's Day, pörkölt for the mourning feast. At harvest and vintage time, mushes made with meat are commonly served. Snail soup is offered to the wedding guests in most regions of Hungary, except Transdanubia, where, on such occasions, a meat soup is served with thin noodles.

262 Foodstuffs such as cereals and fruit and vegetable juices, very common in the United States, are not used by the Magyar peasants. Sandwiches, as we know them, are not prepared, although children often receive slices of bread covered with jam, lard or honey.

plentiful. This is not our *puszta*. We mean quite a different thing by it. There are the huge estates in the country of our lords. In the centre is the big manor-house with the great park. Behind the park are the houses of the overseers, then the big, beautiful stables and pigsties. Then come our huts—one-room huts, where generally two families live. Occasionally, when a pigsty is too old to be used, then we may get it, so that sometimes every family has a room of its own. This is good, for it is very difficult for more than ten people to live in the same hut. The women-folk quarrel. There are difficulties.

Well, anyhow, the complex of our huts, behind the park of the lord in the centre of the huge estate, is the *puszta*—our *puszta*. It is very far away from the villages where the free people live in well-ordered rows of houses. These villages are splendid and interesting places; they have shops, and people can even buy matches if they have the money. We borrow our fires from the upper-class people—let's say from the honourable wife of the estate-smith, if she is in a good mood.

We are not interesting people, we servants of the *puszta*. We do not know our number. But, as half the country of our lords belongs to big estates, you can imagine that we are many.

Sometimes we see picture books which one of the bright *puszta*-lads gets from the manor. There are books about the savages of Africa. There are no books about us.

Perhaps you will not mind if, before going on with our story, we tell you how we live now. We are so eager to talk, you know, if we think that someone may care to listen. Of course we complain. This is our fault. Serfs do complain if they are listened to. But perhaps it is worth your while to listen. Our life is quite as "quaint" and "different" as that of the New Guinea people.

Generally we get up at three o'clock in the morning. This is good, for at harvest-time we have to start work an hour earlier. There is, of course, always a great deal of work on the *puszta*. There are lots of animals: cows, oxen, horses, sheep, pigs, chickens. The stables and pigsties have to be cleaned, the big carts filled with manure, the cows fed and milked. Then, about half-past five in the morning, we can have our breakfast. In good times we have some warm soup—"lebbencs" soup. This is delicious. For a family of five you take an onion and a spoonful of pork-fat and cook it and throw in it little pieces of wheat-flakes. In every plate you get three, or even four, pieces of these flakes. But lebbencs-soup is quite exceptional. Generally we eat a chunk of bread, as big as our fist.

And of course we are often hit and kicked, even if we are over eighteen. Men over thirty-five are generally not hit in the face —they just get an occasional hit with the whip. In some districts it is considered a very grave thing to be struck with a whip or stick. In those districts we don't mind the kicks and hits in the face, which belong to the daily routine, but we do not permit ourselves to be whipped. 627

To you it probably seems very extraordinary, this being hit. To us it is not. We are hit by our parents, at school, in the army, of course, where the sergeants kick our behinds; the gendarmes hit us in the face if there is trouble with us and the estate-management staff always hit us. 600

The *csiras*, for instance, who mostly sleep in the stables beside the cows, are awakened by a kick. True, they would not move without being kicked. They don't think this extraordinary. They are used to handling the cattle, and the cattle have to be prodded by kicks and hits.

Well, when the day's work is over—when our lords have told the gardeners, shepherds, field-labourers, cart-drivers what to do next day, they, of course, standing at attention—then we are free till next dawn. 517 512

Then we clean ourselves. At dawn we don't bother. Would you? Would you if you knew that, immediately after, you will have to work with the cattle, with manure, in the fields, in the dust? Anyhow, we clean ourselves and prepare for our dinner, when we always eat something warm, not only pretend to do so.

We eat some soup. The soup is generally made by throwing a few pieces of potatoes into boiling water. A few onions and a little lard make a delicious soup. In harder times the soup is naturally thinner. Not everybody likes our soups. Once a lady visited us from the manor and tasted the soup. She spat it out, and said it tasted like dish-water. We like it. Sometimes we can eat our favourite dish, which is made of a mixture of wheat and potatoes, with a little yeast, and boiled in water. We very rarely eat meat. At weddings and funerals we manage to eat meat, because it would be a great shame to get married or die without a feast of meat and wine. 262

Then—after dinner—we live our private lives. We sit in front of our huts and talk. In the winter we sit inside. Sometimes we gather in one of the huts to read. We know how to read and write. We go to schools, which are very far away. The children walk in most cases ten miles to and from the schools every day. But they like to do it. And we like to read. We don't read newspapers, for we have not got the money. But we read books, 517 212

Of course this is just a matter of form. There are young married couples among them. They sleep together. And then the sweethearts sleep together too.

The harvest-gang are eating. Some of us stand about and get acquainted. We tell them about the foremen and overseers, about the rules and customs of the estate. They tell us about their country: about the peasants in their village, about love and murder, about evictions and confiscations. A land-worker lad fell in love with a peasant girl. He spoke to her after church. The girl blushed and ran away. But the peasant boys went for him, and licked him for his cheek at speaking to a peasant girl. He was a sight when they left him lying on the street. Then the peasant girl came back and helped him to his feet. Now she is here with him. We all stare at her. Imagine, a peasant girl marrying a land-worker! Of course she was thrown out of her family. Her father and mother will never speak to her again. But she is young and foolish, and sits happily beside her man, munching bread and onions and enjoying herself so much that we all look at her.

Sometimes we get dwarf-holders* as harvest-gangs. They are almost as poor as we are. They own an acre or two, and have big families. Of course they must hire themselves out to peasants and to estates to make ends meet. Last year we got people from the Eger wine-grape district. There the famous red grape grows from which they make the Eger "ox-blood" wine. Gentlemen in Budapest, while they listen to the gipsies, drink this wine and pay perhaps two *pengœs* a litre for it. But the dwarf-holders could not sell their wine. They had no money for transport, no money for the tariff. You have to pay the tariff if you want to take your wine to the city. Only big people, like peasants and gentlemen-landowners, can afford to sell their wine if there is a bad year. It was a bad year, so these Eger people could not sell their wine.

They had very little to eat. So in the morning they heated some wine and had that for breakfast. Of course with nothing in it—just the sour red wine, heated up. One wants to ease one's bowels in the morning, and tries to fool one's belly that there is something in it. One cannot drink warm water for breakfast.

That was all right. But then the school-teachers started to complain. The children, who also had wine-soup for breakfast on an empty stomach—these people could only afford a chunk of bread once a day—staggered half-drunk to their distant schools. The

* Dwarf-holders are those who possess only an acre or so of land—sometimes less. As this is not enough to support a family, they must hire out their labour.

851 taken away, it is advisable to tie a little red ribbon, or at least a string to his ankel, so that no one shall cast a spell on him; and no one must say that he is a beautiful child, because even that counts as a spell.

846 In the Palóc country the women must not go outside their yard for a whole month after their child's birth, and even if they step out of the house they must wrap themselves in white linen, and look neither to the right nor to the left . . .

846 608 The mother has little work to do during these four weeks, as her women relatives provide her with everything during that period . . . Foremost and for the longest time of all, the godmother of the child. This is what the godmother has to provide on the last day of the obligatory four weeks: 1. beef broth, 2. stuffed chicken, 3. four cakes, each one two feet three inches long and just under two feet wide — or to put it simply, as big as a millstone! 4. 16 to 18 cracknels, each having a diameter of two inches and a half; five plates of sweets, and to each plate a bottle of wine. This sending of food, which is usually called «friends' basket» or something of the kind, is done with the best possible taste and tidiness. The godmother dresses up in her Sunday clothes, her plates and dish clothes are resplendant with cleanliness, — that is how she goes to the mother who is laid up.

[36a]

851 In some places the baptism feast is on the day on which the christening took place, in others it is three or four days, occasionally even three or four weeks later, that is once the worst days are over and the mother can also be up and take part in the entertaining. At a strict baptism only the women may take part, but often the men of the household are also allowed in. In some places there is a christening dinner, in others a supper. Amongst the Matyós, even in the poorest house, there are at least five or six courses, in well-to-do

851 families more. This is the menu of a christening feast: beef
[42] soup, boiled meat, cabbage with pork, chicken soup with noodles, a milk pap with butter or honey, or sprinkled with sugar; «paprika» chicken, fried sweets and naturally wine. In many places each guest contributes something to the christening feast: the godmother especially is literally weighed down by the amount of sweets she provides. She gives five or six cakes the size of a mill-stone, as we described them above, four round cakes, six poppy, four cheese and four plum cakes, other poppy cakes and one bottle of wine. All this is heavy enough for one weak woman . . .

At the end of supper the child is put on the table for a little while in beautifully clean swaddles and then everyone gives something for the babe; if it is a boy, this is called «spur money», if it is a girl, «skirt money».

608 But the godmother has not finished her duties when she has carried her heavy load to the christening supper: she has still to produce her godmother present. In many places this may be done within a year after the birth. Amongst the Palóc this is a girl's due: — a red Cashmir kerchief, a linen skirt, a frilled linen shirt, with its shoulder and front beautifully embroidered, (the godmother has to embroider it herself) silk ribbons for shirts. This is for the boy: — a frilled, embroidered linen shirt, a waist coat with innumerable buttons, a round hat with ribbons. This is the boy's first outfit when he begins to walk.

851 A few weeks after the christening feast the Palóc and the Matyó women go to be «churched». The young mother puts on her best clothes, takes the babe on her arm, covers the child with ten to fifteen coloured kerchiefs, — this is also the custom at the baptism, — and goes to be «churched», thanking Got that «He blessed her house with such joy».

774 It is wise to hurry with the baptism, because so long as the babe is unchristened the devil easily gets hold of it,

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s: Storks on the house chatter,
What is not of linen may be of leather.
One armchair is not a box,
Charles the 9th may yet live long!

But enough of all this teaching, and of the «a b : ab, and all the rhymes, the best we can do is to wait for the presents and then, in the words of Saint Blase's soldiers: «In God's name, let the whole crowd of us go next door !» It is high time that :

e, d : ed : our poem shall be finish-e-d ;
we can't dally here any longer,
we have to hurry on ;
e, d : ed : The Name of Jesus be bless-e-d !

Easter customs

796 [785] The Hungarian word for Easter «húsvét» means the eating of meat, that is to say the time when people stop fasting strictly. On Shrove Tuesday people give up eating meat and it is only at Easter that they take to it again — and very glad they are to do so. In Catholic districts the fasting rule is taken very seriously ; it is particularly hard for those who do not live on rich food anyhow. Even apart from Lent there are many more days in the year than there are sausages in their larder. Towards the end of [262] Lent Prince Cibere («cibere» is a cabbage soup, a poor Lent dish) declares war on King Marrow-bone : the thin fasting soup on the good marrow-bone, fasting on satiety, human patience on human desire... The fight is already decided before Easter : according to popular custom on Palm Sunday. The Prince and the King measure their force twice every year : on Shrove Tuesday and on Palm

796 Sunday. On Shrove Tuesday Prince Cibere wins; at Easter King Marrow-bone, or, as he is called in other parts of the country, King Bone would be the victor, but the people settle the fray as early as Palm Sunday. A Hungarian poem of the 18th century already refers to the battle of Shrove Tuesday; then Prince Cibere took over the government, while Duke Marrow-bone lay prostrate on the ground for fourty days.

[789] Prince Cibere is a doll, made of rags and straw. They carry «him» through the village singing happily and at the end of the village he is either burnt, or drowned, or thrown over the village boundary. Shameful is his death and enormous the joy caused by his passing:

Villő! Villő! At the end of the village is a silken tent,
Let us sing there as merrily as at other times,
Villő! Villő! Let's carry out the *Kicevice*
And bring back the bone and marrow, villő! villő!

[760] The *Kicevice* means exactly the same thing as the cibere, at least as far as its merits go. Its other name is «*Kisze*», which is a fruit soup or a kind of paste made of oatmeal and leaven, and it is eaten during Lent with milk, honey and water or plum sauce. It is a very poor Lent food, — small wonder that it is carried out of the village with such joy... This joy is thus worded and expressed in other parts of the country:

Out with you *Kisze*, out with you,
Out you go, *Kisze*, out! out! out!
Come in ham, come in quick,
Come in ham and dumplings big!

[789] Popular belief has it that with the banishment of Prince Cibere, that is the «Kisze», all illness and trouble, measles and such like are expelled from the village. The procedure is also supposed to help against hail.

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We must not forget the custom of presenting the reapers with cakes; the extraordinary cakes made for the occasion and the particular and renowned cakes of certain towns. The most beautiful festive presents, exchanged at fairs and fashionable in towns, are the ginger breads, which are ornamented, beautifully shaped, coloured and sometimes are not merely the symbols of love, but also express it by means of the eloquent verses stuck on them. This is a very interesting section of Hungarian popular art, well worthy of study. They are shaped by means of a wooden mould. Thus are moulded charming babes, beautifully harnessed horses, grand carriages, swords, pistols, fine ladies, slim girls, terrifying bandits, elegant hussars, Turkish pashas, hearts, bouquets of flowers, so that each person may get what his heart most desires. The boy receives the sword, the young minx the young man in a top hat, the longing heart another heart made of ginger bread or a bouquet of flowers.

Amongst the cakes we should mention the multitude of wedding cakes and biscuits, the most interesting of all being the cock and hen of sugar cake made in Boldog which is placed in front of the bridegroom and the bride. This is a more refined form of the custom, prevalent in other districts, whereby a live cock and hen is the due of the young couple.

As befits one of the first corn growing countries of Europe, other specialities are: the rolls of Pozsony, the flead cakes of Torda and the Szekler country, the cracknels of Debrecen, and on top of a long list of similar things figure the pastries of Budapest, the various puddings and turnover pies; sweet cakes, doughnuts and fritters.

585 the bride the sweet, she leads her into the house by the hand. Dancing follows at once... Then both the bride and the bridegroom change at the house of some neighbour. Then another dance and the bride changes her clothes again. Each time the band starts a new dance, the bride changes her clothes... Only those invited may take part in the dance, but outside the gate stands a whole crowd of beautifully dressed marriegeable girls, who have not been invited, but hope to get in. If one of the lads, who has been invited, signs to one of the girls, — a mere wink is sufficient — she goes in and takes part in the dance...

In the evening, after a series of ceremonial customs have been performed, comes the banquet. To this the whole household of the bride's family, which in Hungarian is called «hérész», is also asked. They come along provided with all kinds of good things, with sweets and the inevitable symbolic nuts and apples. Last of all walks the bride's mother, who brings a stuffed chicken and a bottle of very sweet wine. The bridegroom with his best man and the bride with her brides-maids, all holding burning candles in their hands, receive the «hérész» on the porch. All the good food they bring is put into the loft, — the place designated for the wedding night.

[262] This is the menu of the banquet: noodle soup with chicken and beef, after that cabbage with mutton or pork, after that some milky dish and lastly some kind of sausage. Of course there is plenty of wine. Appetites are excellent and spirits rise. Everyone eats freely, only the bride and the bridegroom are not allowed to touch anything. It would be a great disgrace to eat, although, poor things, they are already faint with hunger...

After the supper the new couple and the «bride's women» and brides-maids, who have been waiting at table,

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The feast in celebration of the killing of the pigs

262 [252] Besides bread, the favourite food of poor people in Hungary is bacon. They eat it «white», with salt or pepper, smoked, boiled or roasted. In the arrangements made with servants, in the contracts drawn up with reapers, bacon is always mentioned. When the hero of Hungarian fairy tales starts on his journey, unless he is so poor that he can merely afford flead cakes baked in ashes, his mother puts bread and bacon into his wallet. When the minstrels describe all they see about the farmer's house, their chief admiration goes out to the wonderful pig. They see big, twisted rolls, two tankards of beer, the ears of the oxen filled with cracknels, and all kind of other good things, but their phantasy is most vivid as regards the distribution of sausages and bacon :

> Across his back there are sixty sausages,
> Half of them are for the minstrels;
> Along his back there are hundred pieces of bacons,
> Half of these are for the minstrels . . .

Even the learned professor, who has reconstructed this song after the ancient text, is bound to smile when he explains that : — «Besides the sixty sausages one hundred pieces of bacon had ample place on the back of the gigantic pig : one lot went across, the other along his back . . .»

252 264 If Hungarian people make an excursion on one of their leisurely afternoons into their vineyard or to some other pleasant spot, and take their food with them, they may have a hundred different dainty tit-bits in their picnic baskets, (which is not suprising in a country, in which a cookery

book written in 1622 contains 189 recipes for the thirty kinds of fish existing in it) yet the whole entertainment is still called : — bacon roasting.

A poor man begins with one sucking pig, to end with a pig weighing a ton ; but at a well-to-do house, particularly on the Great Plain, especially if the summer workmen have to be considered besides the people making up the household, six to eight pigs are killed in one winter. Amongst poor people it is the wife's duty to bring up and fatten the pig. She cares for it, even fondles it. She becomes proud of the dear little brute ; she watches it from day to day, — how it grows, improves, puts on weight. From time to time she tries to lift it up by the tail, as long as she can cope with its weight. Gradually the animal gets «ripe», it is already in the middle of November when it refuses to eat anymore. And when Elisabeth shakes her petticoat, — that is if it snows on Elisabeth's day (the 19th of November) they kill it, unless they prefer to wait until Catherine's, Andrew's or Lucia's day, — or even — if there is no hurry — until the middle of the two Christmasses (the period between «great» and «small» Christmas, that is between Christmas and New Year).

The killing of the pig is counted as a family feast, the children do not even go to school on that day. They feast, celebrating the event of having killed the pig. But there is a great deal of work before that. Practically every Hungarian farmer is an expert at killing and preparing the pig. If several pigs are killed, the farmer calls in only his good friends and pals, and the feast is really the reward for their help which cannot be paid for with money — and it is not done otherwise.

Work begins before the light of dawn. The friends and relations come with lamps, on their shoulders they bring pitch forks, a few of them carry knives. First of all they

574 By the evening everything is ready: white and other sausages, black pudding, a pudding made of sow's maw; even lard, all salted, lies in its place. Dinner too is ready: it is the tasty sign of gratitude for the help proffered by friends and relatives, and it is also for the members of the household. The menu is: chicken soup with thin noodles, stuffed cabbage, fresh sow's maw pudding and different kinds of sausages. At wealthy houses this is followed by roast capon; the fried sweet is brought in last: doughnuts, cream cheese pudding, flead cakes or other suchlike things, and of course plenty of wine. Hungarian wine has the habit of remedying the defects of a menu consisting of so many heavy dishes.

Naturally there is no lack of toasts; the feast would not be complete without them. Plenty of songs and jokes follow as well. They praise the pig, the maker of the sausages, the cooking of the hostess and most fervently of all the wine, because it lasts until the early morning hours! In the Palóc country they often sing the old song, praising and characterising their beloved wine:

May God allow
That barrels and cellars
Pints and shops shall all be full!
All shall be as it was long ago!
The Hungarians shall never have
Spots on their pants,
Neither on their boots nor on their trousers.
This wine is a good wine,
It cheers the heart,
Makes the spendthrift,
Drives people crazy...

It is an old saying that Hungarians cheer and cry at the same time. We always had and still have a reason for dropping a bitter tear into every glass of wine we drink at a gay feast... And we shed them...

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husband; and to the newly married a baby or a pair of sturdy twins.

Some time in the month of December the fattened pigs of the farm are slaughtered. Like harvest, it is one of the great days in the peasant household. Meat and lard, smoked ham, sausages, and that all-important staple of the Hungarian peasantry, bacon, that will fill the larder and feed the family throughout the winter months are deftly prepared in the course of a single day, in an effort in which every member of the household, the neighbours, and the friends of the family participate. It is a double holiday for the children. They are allowed to stay away from school to help their parents at home. If the yield is up to expectation, there is good reason for all to be happy. A fresh meal is prepared with the finest ingredients: a rich soup, a variety of meats, sausages, *sauerkraut*, sweets, and wine compose the festive meal in which all who have helped at the slaughter partake amidst an outburst of merry-making, contentment and happiness. Song follows song, to be interrupted only by a toast or a joke.

Christmas brings to the country one of the most deeply felt Hungarian holidays. After a day of fasting and tension during which presents are prepared and the fragrant Christmas pine is decorated, Christmas Eve, the anniversary of the miraculous birth, descends. The tiny coloured candles on the trees are lit, and in an atmosphere of peace and quiet happiness the presents are distributed by God's Angel. After the festive meal, Christmas carols are sung, children play themselves to sleep with their new toys, while the adults of the family and the older children prepare for Midnight Mass. It is an experience of rare charm and intensity to witness the small groups of peasants, bundled up in heavy winter

Loans to small industries and to shopkeepers.

652 452 The following Government activity in the credit field assisted the social and economic strengthening of certain classes: 30 million pengős have been loaned to small industries up to date. Artisans not able to provide security required by the banks received loans from the Government of 300 to 500 pengős at a very low rate of interest. To aid the reorientation of commercial life the Government is extending credits up to 30 million pengős to shopkeepers. A specially reduced rate of interest is charged to shopkeepers with large families.

Other social welfare credit activities.

To alleviate unemployment among the educated classes and to ensure the replenishment of their ranks, financial assistance was given to deserving educated men in order to set them up in gainful occupations. Here is a brief summary of other public credit schemes: Loans granted to civil servants totalling almost 30 million pengős up to date; advance interest payments to holders of war bonds amounting to 60 million pengős; credits granted to the banks of the reoccupied territories in order to stabilize their finances; credits to relieve the difficult financial position of the insurance companies; and financing the different social welfare activities instituted since the war to provide food and clothing for the needy.

Housing Projects.

652 362 452 Public credit policy evidenced noteworthy results in helping to solve the housing problem. Some of the housing

projects are nearing completion, others are still being formulated. The most important are the following:

LAB. Loans.

Act XLI of 1930 made it possible for civil servants and small investors to contract long term building loans on advantageous terms. During the last 11 years 45,300,000 pengős have been advanced for this purpose, and out of this amount 6000 family homes and more than 80 large apartment blocks were built. The project was financed by the issue of Government bonds. These were taken up by the banks and social insurance companies.

Building in villages.

More than a quarter of a million building lots were allocated among the villagers during the first land reform. In 1927 the Co-operative Rural Building Society was established by law. This society loaned more than 60 million pengős for the erection of approximately 43,000 family homes in villages up to 1940.

Building activities of the OTI.

The largest social insurance company in the country invests its old age and disability reserve funds in building loans. Among the results of its widespread activities in this field, the following may be mentioned: at Albertfalva a garden city was built, in the XIIIth district of Budapest 752 family homes were built for workers, and another garden city was built at Pócsmegyer, several large apartment houses being erected by the society, housing thousands of people.

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Building activities of the MABI.

The Insurance Board of Business Employees plays an important part in housing projects. Its investments in housing amount to 17 or 18 million pengős.

Capital City of Budapest.

The Capital City of Budapest borrowed 20 million pengős from social insurance companies to build 3000 small homes, half of which are already completed.

National Folk and Family Protection Institute.

This family protection project, the largest undertaken by the Hungarian Government, built 5000 homes in the first and 6000 in the second year it was functioning. The details of this organization will be given later.[1]

Industrial Retirement Boards.

The more important industrial retirement boards have invested 100 million pengős up to date in buying and building houses, and in loaning money on mortgages.

000 Besides carrying out long-term plans, the public policy was flexible enough to meet any unforeseen contingency. We have already dealt with the problems of post-war unemployment, and with the social and economic problems of the educated classes. In conclusion we shall relate how the public welfare policy coped with emergencies, some of which were disasters due to the elements, and some the result of exceptional times. Most of these problems had to be solved promptly by the state and society working together.

1 [cf. category 116, pp. 46-47--- Analyst]

a long time the state was not in a position financially to restore even fractionally the original value of the war bonds, but the bondholders of limited means received Government assistance. State expenditure under this heading has amounted to 60 million pengős since 1928. The war bonds were revalued in 1942 by Act of Parliament. The bonds are now worth 5% of their original value except those of small denominations, which can be cashed at 10% of their original value. Those who were entitled to Government assistance from their war bonds will continue to receive such grants-in-aid.

Protection of the small investor.

The interests of the small investor required governmental aid at other times. The Hungarian banking institutions survived the many economic depressions (with the exception of the post-war inflation) without serious disturbance to their financial structure and without inflicting a loss on their depositors. After the consolidation of public finances it seldom became necessary for the Government to intervene on behalf of the depositors, except in the case of banks in the re-occupied territories. The Government had to render financial assistance to these to tide them over the period of re-organization. Only when the Phönix Insurance Company collapsed was there some danger of many small investors suffering losses, but steps taken by the Government averted the danger and put the whole insurance system on a sounder basis.

Social Housing Projects.

The problem of adequate housing for the industrial population in urban districts became acute during the

●362 depression and again later in consequence of the war-time shortage of materials for building. During the depression the aforementioned credit schemes and tax exemptions[1] helped the expansion of building programmes. Since the beginning of the war a specially created board and numerous bylaws regulate the allotment of living space according to priority of socially justifiable claims. To-day the building programme is centred on defence projects, family welfare and social service housing.

Widespread social projects.

657 We may briefly mention here those socially important
511 projects of the Government which aim at the improvement of the general health and proper diet of the farmers who constitute the majority of our population. For instance, the Government ordered the free distribution of sugar among certain sections of the agrarian community who had previously been without it. In poorer farm districts the Government distributes large quantities of sugar among children and nursing mothers. We shall discuss in another chapter free meals in rural schools, public health medical service to agrarian families, expectant mothers and infants; also marriage grants to farm labourers.

Churches and Societies.

747 We have given only a brief outline of the public welfare policy, which, although it expresses the social consciousness of the state and its will to further social advancement, paints only a one-sided picture of the country's social efforts as a whole. To complete the picture, mention should be made of the extensive welfare work done by different private social organizations, the Christian Chur-

[1] [cf. category 116, pp 23–30 --- Analyst]

Rural housing.

Among the manifold activities of the National Folk and Family Protection Bureau the foremost was the assistance of large families to build their own homes. With the financial help of the Bureau 5410 simple but spacious houses have been erected in typical Hungarian style up to date. Besides this 194 families were helped to buy new and larger houses and 2169 families were assisted in renovating their homes. The amount spent by the Bureau on its housing activities already exceeds 40 million pengős. When evaluating the Bureau's work it should be taken into consideration that its building activities have commenced during the serious war-time shortage of building materials. The project at present is not only continuing but is expanding to reach ever wider circles of the population. The post-war plans of the Bureau call for the erection of 2000 more new houses.

Farm tenancy.

Another important branch of the activities of social welfare societies assists the impoverished large agrarian families in buying farms and setting them up in farm tenancies. In this respect the social welfare organizations work in close co-operation with land reform agencies, thereby ensuring that the deserving large families are given priority in the allocation of the land distributed under the land reform. Since the living standards of the poor cannot be raised simply by putting them on farms, the welfare societies endeavour to procure for them the requisites of farming. They give them loans free of interest, help them in purchasing farm equipment and stock, and